

2027 Money Numbers

Official figures vs. numbers still awaiting a release

3.6%

SOCIAL SECURITY COLA FOR 2027

Official SSA announcement: Oct. 14, 2026

Average retired-worker increase: about \$75/month

NOW OFFICIAL: 2027 SOCIAL SECURITY AMOUNTS

Maximum taxable wages

2026: \$184,500

\$192,300

Earnings test: below full retirement age

2026: \$24,480

\$25,560/yr

Earnings test: reach full retirement age

Only earnings before FRA month

\$67,920/yr

Social Security credit threshold

Up to four credits in a year

\$1,970

SSI federal standard: individual / couple

Monthly maximums before adjustments

\$1,029 / \$1,544

ALSO OFFICIAL FROM OTHER AGENCIES

2027 HSA limits: \$4,500 self-only / \$9,000 family (IRS)

2027 Part D covered-drug out-of-pocket cap: \$2,400 (Medicare)

DO NOT TREAT AS OFFICIAL UNTIL RELEASED

2027 federal income tax brackets and standard deduction

2027 IRS 401(k)/IRA contribution limits; full Part B / IRMAA premium tables

WHAT TO DO NEXT

Use your SSA COLA notice for your actual gross benefit and deductions.

Use the full tracker before changing payroll, Roth or Medicare decisions.

Sources: ssa.gov/news/en/cola/factsheets/2027.html | irs.gov/irb/2026-25_irb
medicare.gov/health-drug-plans/part-d/basics/costs

Information current as of October 17, 2026

MichaelRyanMoney.com/2027-key-financial-numbers/